

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

2 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Luis Garro**Case No.: **19-16714**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: L G Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 838.00 Monthly* to the Chapter 13 Trustee, starting on ____ for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☒ Refinance of real property:
Description: **Loan modification is denied,. Debtor will pursue refinance /sale of property outside of bankruptcy.**
Proposed date for completion: April, 2021
 - ☒ Loan modification with respect to mortgage encumbering property:
Description: **Debtor denied loan modification. Debtor will pursue sale/refinance of property outside of bankruptcy. Mortgage arrears will not be paid pending the outcome of the sale/refinance of property located at 325 Thiemarx Terrace**
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Candyce SMith-Sklar	Attorney Fees	2,800.00
Internal Revenue Service	Taxes and certain other debts	10,347.64
Internal Revenue Service	Taxes and certain other debts	0.00
New Jersey Division of Taxation	Taxes and certain other debts	68.53

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
HSBC Mortgage Services	325 Thiemarx Terrace Skillman, NJ 08558 Somerset County Wells Fargo Bank, N.A.	49,123.00	339,000.00	primary mortgage Nationstar Mortgage - 474,210.75	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Nationstar Mortgage

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
CNH Capital America	325 Thiemarx Terrace Skillman, NJ 08558 Somerset County Wells Fargo Bank, N.A.	Judgment Lien	16,100.23	339,000.00	0.00	533,333.75	16,100.23
Sidetrax, Inc.	325 Thiemarx Terrace Skillman, NJ 08558 Somerset County Wells Fargo Bank, N.A.	Judgment Lien	10,000.00	339,000.00	0.00	539,433.98	10,000.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
HSBC Mortgage Services	325 Thiemarx Terrace Skillman, NJ 08558 Somerset County Wells Fargo Bank, N.A.	49,123.00	339,000.00	primary mortgage Nationstar Mortgage - 474,210.75	-135,210.75	49,123.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured		Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Modified plan to take out mortgage arrears of Nationstar. Debtor will sale/refinance property outside of bankruptcy. Plan also modified to address the IRS amended claim#2. Debtor filed a separate Motion to reclassify tax years 2011, 2012 and 2013. Tax years 2016 through 2018 will be paid as priority debt through the plan.	Plan modified to take out mortgage arrears of Nationstar. Debtor will sale/refinance property outside of bankruptcy. Plan also modified to address the IRS amended claim#2. Debtor filed a separate Motion to reclassify tax years 2011, 2012 and 2013. Tax years 2016 through 2018 will be paid as priority debt through plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☐ NONE
☒ Explain here:

***This plan is a step plan or has lumpsum payments as follows: \$838.00 per month for 17 months, then \$706.14 per month for 43 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 4, 2020</u>	<u>/s/ Luis Garro</u> Luis Garro Debtor
Date: _____	_____ Joint Debtor
Date: <u>October 4, 2020</u>	<u>/s/ Candyce SMith-Sklar</u> Candyce SMith-Sklar Attorney for the Debtor(s)

In re:
Luis Garro
Debtor(s)

Case No. 19-16714-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 05, 2020

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2020:

Recip ID	Recipient Name and Address
db	+ Luis Garro, 325 Thiemarx Terrace, Skillman, NJ 08558-2633
r	+ Kristopher Kuziw, 170 Inman Avenue, Colonia, NJ 07067-1822
cr	+ Wells Fargo Bank, National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518159625	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
518159626	+ Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
518159627	Bank of America, P.O. Box 15184, Wilmington, DE 19850-5184
518159628	+ Bank of America, PO Box 54660, Los Angeles, CA 90054-0660
518159629	+ Blue Star Carting, Inc., PO Box 4015, Dunellen, NJ 08812-4015
518159630	+ Branning Collision Centers, 98 Crow Hill Road, Freehold, NJ 07728-8404
518159637	+ CNH Capital America, c/o Peretore & Peretore, PC, 191 Woodport Rd, Sparta, NJ 07871-2607
518159638	+ CNH Capital America, LLC, 233 Lake Ave., Racine, WI 53403-1015
518159633	+ Cbe Group, 131 Tower Park Dr Suite 100, Waterloo, IA 50701-9374
518159641	+ East Wind Agency, P.O. Box 1009, Barnegat, NJ 08005-4009
518283482	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
518159644	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
518159648	+ HSBC Mortgage Services, 636 Grand Regency Blvd, Brandon, FL 33510-3942
518159647	+ Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
518159649	Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522, Wilmington, DE 19850
518159650	+ I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
518159656	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, Attn: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067
518159657	+ Nationstar, servicer for Wells Fargo Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste., 406, Collingswood, NJ 08108-2812
518159660	+ Princeton HealthCare System, PO Box 8500, Philadelphia, PA 19178-8500
518159663	+ RMS, PO Box 4647, Lutherville Timonium, MD 21094-4647
518159662	+ Relible Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603
518615604	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518159664	+ Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
518159665	+ Sidetrax, Inc., c/o Braff, Harris & Sukoneck, 570 W. Mt. Pleasant Ave., P.O. Box 657, Livingston, NJ 07039-0657
518159666	+ State of New Jersey, Department of Labor and Workforce Develo, Office of Special Compensation funds, P.O. Box 389, Trenton, NJ 08625-0389
518159667	+ Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
518293454	+ WELLS FARGO BANK NATIONAL ASSOCIATION, PO Box 619096, Dallas TX 75261-9096
518247862	+ Wells Fargo Bank, National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 05 2020 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 05, 2020

Form ID: pdf901

Total Noticed: 54

		Oct 05 2020 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518159632	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 05 2020 22:18:40	Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091
518159631	+ Email/Text: ky@caine-weiner.com	Oct 05 2020 21:44:00	Caine & Weiner, 9931 Corporate Campus Dr, Louisville, KY 40223-4043
518159639	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 05 2020 21:44:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
518159640	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 05 2020 22:18:26	East Bay Funding, c/o Resurgent Capital Services, P.O. Box 288, Greenville, SC 29602-0288
518159642	+ Email/Text: bknotice@ercbpo.com	Oct 05 2020 21:43:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518159643	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 05 2020 21:43:00	Er Solutions, Po Box 9004, Renton, WA 98057-9004
518159645	+ Email/PDF: gecsed@recoverycorp.com	Oct 05 2020 22:18:18	Gemb/jcp, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
518159646	+ Email/PDF: gecsed@recoverycorp.com	Oct 05 2020 22:18:18	Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400
518159652	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 05 2020 21:43:00	Internal Revenue Service, Cincinnati, OH 45999
518159635	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 05 2020 22:18:20	Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156
518159634	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 05 2020 22:18:59	Chase, Bank One Card Serv, Westerville, OH 43081
518159636	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 05 2020 22:18:59	Chase- Bp, 800 Brooksedge Blv, Westerville, OH 43081
518159654	+ Email/Text: ebn@ltdfin.com	Oct 05 2020 21:43:00	LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
518165601	Email/PDF: resurgentbknotifications@resurgent.com	Oct 05 2020 22:18:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518159655	+ Email/Text: bknotices@mbandw.com	Oct 05 2020 21:43:00	McCarthy, Burgess & Wolf, 26000 Cannon Road, Bedford, OH 44146-1807
518159658	Email/Text: bankruptcydepartment@tsico.com	Oct 05 2020 21:44:00	NCo financial Systems, Inc, 20 East Clementon Road, #102 North, Gibbsboro, NJ 08026
518159659	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 05 2020 22:19:03	PRA Receivables Management, LLC, c/o Beneficial, P.O. Box 41067, Norfolk, VA 23541-1067
518159661	+ Email/Text: eciarkowski@natureschoicecorp.com	Oct 05 2020 21:44:00	Reliable Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603
518161098	+ Email/PDF: gecsed@recoverycorp.com	Oct 05 2020 22:18:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518159668	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Oct 05 2020 22:18:15	T-Mobile, PO Box 742596, Cincinnati, OH 45274
518159669	+ Email/Text: bncmail@w-legal.com	Oct 05 2020 21:43:00	Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Oct 05, 2020

Form ID: pdf901

Total Noticed: 54

518159651 *+ Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518159653 ##+ Law Offices of Harold Scherr, 1064 Greenwood Blvd, Suite 328, Lake Mary, FL 32746-5419

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Wells Fargo Bank National Association ajennings@rasflaw.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Luis Garro mail@njpalaw.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4 sdeluca@rasflaw.com
Sindi Mncina	on behalf of Creditor Wells Fargo Bank National Association smncina@rascrane.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9